

Information to identify the case:

Debtor 1	<u>William L. Werner III</u>	Social Security number or ITIN	xxx-xx-1129
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rebecca J. Werner</u>	Social Security number or ITIN	xxx-xx-6935
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22137-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William L. Werner III
aka Bill L. Werner

Rebecca J. Werner

1/19/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William L. Werner, III
Rebecca J. Werner
Debtors

Case No. 21-22137-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 19, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William L. Werner, III, Rebecca J. Werner, 409 East Gibson Avenue, Connellsville, PA 15425-2718
15419362	+ Allegro Acceptance Credit, Attn: Bankruptcy, 1350 Old Bayshore Highway, Suite 200, Burlingame, CA 94010-1811
15419365	+ BGCA/Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15419369	+ Excelsa Health Frick Hospital, 508 South Church Street, Mount Pleasant, PA 15666-1790
15419372	+ Guardian Protection, 174 Thorn Hill Road, Warrendale, PA 15086-7528
15419378	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
15419380	+ Service Finance Company, LLC, Attn: Bankruptcy, 555 South Federal Highway, Suite200, Boca Raton, FL 33432-6033
15435786	Synchrony fka Allegro Credit, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 20 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 20 2022 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: PHINAMERI.COM	Jan 20 2022 04:38:00	ACAR Leasing LTD d/b/a GM Financial Leasing, Attn: Lorenzo Nunez, PO Box 183853, Arlington, TX 76096-3853
cr	+ EDI: AISACG.COM	Jan 20 2022 04:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15426726	+ EDI: PHINAMERI.COM	Jan 20 2022 04:38:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15419361	EDI: AFNIRECOVERY.COM	Jan 20 2022 04:38:00	AFNI, 1310 Martin Luther King Drive, P.O. Box 3517, Bloomington, IL 61702-3517
15419364	EDI: CINGMIDLAND.COM	Jan 20 2022 04:38:00	AT&T Mobility, P.O. Box 10330, Fort Wayne, IN 46851-0330
15419366	EDI: CAPITALONE.COM	Jan 20 2022 04:38:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15419367	Email/Text: bankruptcy@credencerm.com	Jan 19 2022 23:36:00	Credence Resource Management, LLC, P.O. Box

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Jan 19, 2022

Form ID: 318

Total Noticed: 28

15419368	EDI: DIRECTV.COM	Jan 20 2022 04:38:00	1253, Southgate, MI 48195-0253 Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
15419370	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 19 2022 23:36:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15419371	+ EDI: PHINAMERI.COM	Jan 20 2022 04:38:00	GM Financial, Bankruptcy Department, P.O. Box 183853, Arlington, TX 76096-3853
15419363	EDI: JPMORGANCHASE	Jan 20 2022 04:38:00	Amazon.com/Chase, P.O. Box 15123, Wilmington, DE 19850-5298
15419374	Email/PDF: resurgentbknofications@resurgent.com	Jan 19 2022 23:39:11	LVNV Funding, LLC/Resurgent Capital, P.O. Box 10587, Greenville, SC 29603-0587
15419373	EDI: RMSC.COM	Jan 20 2022 04:38:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15419375	+ Email/Text: paparalegals@pandf.us	Jan 19 2022 23:37:00	Patenaude & Felix, Gregg L. Morris, Esq., 501 Corporate Drive, Southpointe--Suite 205, Canonsburg, PA 15317-8584
15419376	EDI: RMSC.COM	Jan 20 2022 04:38:00	Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15419377	EDI: RMSC.COM	Jan 20 2022 04:38:00	Paypal Mastercard/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15419379	EDI: RMSC.COM	Jan 20 2022 04:38:00	Sam's Club Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15419381	+ EDI: RMSC.COM	Jan 20 2022 04:38:00	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
cr	*	Synchrony fka Allegro Credit, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Jan 19, 2022

Form ID: 318

Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Maria Miksich	
---------------	--

	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
--	---

Office of the United States Trustee	
-------------------------------------	--

	ustpreion03.pi.ecf@usdoj.gov
--	------------------------------

Robert H. Slone, Trustee	
--------------------------	--

	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
--	--

Sarah Elizabeth Connelly	
--------------------------	--

	on behalf of Debtor William L. Werner III Sarah@zeblaw.com, janet@zeblaw.com;sheila@zeblaw.com;connelly.sarahr63228@notify.bestcase.com
--	--

Sarah Elizabeth Connelly	
--------------------------	--

	on behalf of Joint Debtor Rebecca J. Werner Sarah@zeblaw.com janet@zeblaw.com;sheila@zeblaw.com;connelly.sarahr63228@notify.bestcase.com
--	---

TOTAL: 5